

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	7531 Chula Vista Drive, Citrus Heights, CA 95610	Order ID	9507530	Property ID	35738316
Inspection Date	07/27/2024	Date of Report	07/30/2024		
Loan Number	56287	APN	24300410080000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	07.26_CitiAgedBPO	Tracking ID 1	07.26_CitiAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$3,186	
Assessed Value	\$86,095	
Zoning Classification	Residential RD5	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments The subject property is located in well established neighborhood. Price has been going up due to improved economy and limited availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$327600 High: \$587200	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7531 Chula Vista Drive	6634 Mariposa Ave	7719 Spring Valley Ave	6425 Aspen Gardens Way
City, State	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA
Zip Code	95610	95610	95610	95621
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.39 ¹	0.60 ¹	0.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$449,900	\$465,000	\$519,888
List Price \$	--	\$449,900	\$465,000	\$519,888
Original List Date		05/08/2024	07/02/2024	07/17/2024
DOM · Cumulative DOM	-- · --	80 · 83	24 · 28	13 · 13
Age (# of years)	70	70	63	26
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,175	1,330	1,068	1,175
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.47 acres	0.41 acres	0.14 acres	0.1188 acres
Other	None	None	None	None

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** GREAT NEW PRICE! This 3 bedroom 2 bath home has potential plus with an impressive lot size, almost half an acre! Square footage includes permitted addition of dining room, bedroom and bath. The primary bedroom is separate from other two bedrooms for ultimate privacy. Two bedrooms have hardwood flooring. Enjoy ample space in main living area. The galley style kitchen could easily be expanded. Pantry closet nearby for extra storage. The dining area looks out to amazing back yard. There is not enough that can be said about this enormous and beautiful backyard. You don't often find this much space in this price range. Currently you can enjoy mature fruit trees for shade as well as fruit, plants, flowers, two sheds and covered patio. Room for everything! In the future, who knows: a pool, ADU (if permitted), workshop? There are so many possibilities. The area has a country feel but is close to everything.
- Listing 2** Check out this hidden gem in the heart of Citrus Heights! This beautifully renovated single-story residence offers a perfect blend of modern design and comfortable living. The home features three spacious bedrooms, two pristine bathrooms, and an array of enticing amenities such as a fireplace in the living room, a large front patio, a spacious covered backyard patio, and much more. It even has possible RV access, making it cozy yet spacious for projects and outdoor hosting. Ideal for a first-time home buyer to start their real estate journey, this property is expected to sell quickly. Don't miss out schedule a viewing as soon as possible!
- Listing 3** This 3 bedroom 2 bath house is beautiful and has many highlights such as laminate and tile floors, custom subway tile shower, plantation shutters, fireplace, security camera system, custom lighting, large private deck, and a nice lush garden. The location is very convenient with great restaurants and shopping in the area. Don't miss out.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7531 Chula Vista Drive	7730 Spring Valley Ave	6389 Aspen Ranch Ct	7420 Westgate Dr
City, State	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA
Zip Code	95610	95610	95621	95610
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.59 ¹	0.62 ¹	0.79 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$450,000	\$450,000	\$485,000
List Price \$	--	\$450,000	\$450,000	\$485,000
Sale Price \$	--	\$452,500	\$491,000	\$518,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/22/2024	04/08/2024	05/23/2024
DOM · Cumulative DOM	-- · --	42 · 80	10 · 45	4 · 27
Age (# of years)	70	53	26	69
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,175	1,150	1,175	1,266
Bdrm · Bths · ½ Bths	3 · 1	3 · 1 · 1	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.47 acres	0.15 acres	0.1365 acres	0.24 acres
Other	None	None	None	None
Net Adjustment	--	+\$14,100	+\$600	+\$9,850
Adjusted Price	--	\$466,600	\$491,600	\$527,850

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** Price adjustments for differences: Bath -3000, Age -8500, Lot size 25600. Discover your dream family home! This charming residence is just a short distance from everything you could need. Inside, you'll find a spacious three-bedroom, one-and-a-half-bathroom home that's both cozy and practical. The open layout connects the living and dining areas, making it perfect for quality family time. The functional kitchen makes cooking a breeze. Plus, all appliances and fixtures are included, so you can move right in. Step outside to a large backyard with two citrus trees. You'll love being close to the Sunrise Marketplace for shopping and many nearby parks for outdoor fun. Welcome to your new home!
- Sold 2** Price adjustments for differences: Bath -4000, Age -22000, Lot size 26600. Adorable single family home in highly desired Stock Ranch Village community. Original owner kept this home meticulous! New carpet, interior paint, and side gate. Open floor plan is perfect for entertaining. Living room with pretty fireplace. Interior laundry room and two car attached garage. Primary suite has two closets and one is a walk-in closet. It has a sliding glass door that leads to the spacious and private backyard with gorgeous redwood trees. Newer home built in 1998 is located in an amazing neighborhood. Walk to Van Maren Park, post office, City Hall, Community Center and restaurants. Backs to Citrus Heights Police Department. Move right into this charming turn-key home!
- Sold 3** Price adjustments for differences: Bath -4000, Sqft -4550, Lot size 18400. This charming Citrus Heights ranch style home has it all! Situated on a quiet, tree lined street, on close to a quarter of an acre lot. The open concept interior features plenty of natural light, new paint, stainless steel appliances, newer HVAC, cozy fireplace, dual pane vinyl windows throughout, hardwood flooring, updated spa-like bathrooms and more. Escape to the spacious backyard complete with a beautiful stamped concrete patio perfect for entertaining or for relaxing. Wander to the garden to pick from a variety of veggies, peppers, herbs and fruit already waiting for you. Close to schools, parks, shopping, restaurants & transportation. Only a short drive to North Ridge Country Club. Priced to sell so come see today!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	eXp Realty of California Inc.	Welcome to 7531 Chula Vista Drive, Citrus Heights, CA 95610! This beautifully renovated 3-bedroom, 2-bathroom home combines modern amenities with timeless charm. Inside, light brown laminate flooring flows throughout the freshly painted, elegant interior. The living room features a cozy fireplace, perfect for relaxing evenings. The fully remodeled kitchen boasts quartz countertops, a stainless steel sink with dark fixtures, brand-new appliances, a tasteful backsplash, and light gray cabinetry. Bathrooms have been updated with new tile flooring, modern vanities, and stylish light fixtures, ensuring comfort and luxury. Situated on a slightly sloped lot, the property has a unique dimension with large, historic trees in the front yard. The expansive backyard, nearly half an acre, offers a park-like ambiance, providing ample space for gardening, entertaining, or creating your own oasis. Don't miss the opportunity to own this exceptional home. Schedule a viewing today and experience the perfect blend of comfort, style, and outdoor splendor.					
Listing Agent Name	Michael Cabras						
Listing Agent Phone	916-254-1702						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
06/06/2024	\$479,000	--	--	Pending/Contract	06/12/2024	\$479,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$489,000	\$489,000
Sales Price	\$479,000	\$479,000
30 Day Price	\$469,000	--
Comments Regarding Pricing Strategy		
Value is based on closest and most comparable comps in the area. Due to limited availability of comparable comps I was forced to use superior/inferior comps and do price adjustments for the difference.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 6634 Mariposa Ave
Citrus Heights, CA 95610



Front

L2 7719 Spring Valley Ave
Citrus Heights, CA 95610



Front

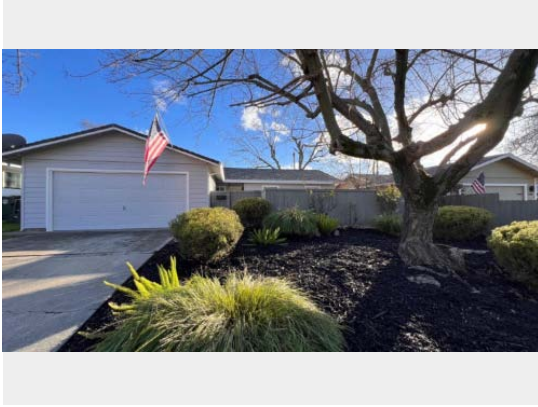
L3 6425 Aspen Gardens Way
Citrus Heights, CA 95621



Front

Sales Photos

S1 7730 Spring Valley Ave
Citrus Heights, CA 95610



Front

S2 6389 Aspen Ranch Ct
Citrus Heights, CA 95621



Front

S3 7420 Westgate Dr
Citrus Heights, CA 95610



Front

ClearMaps Addendum

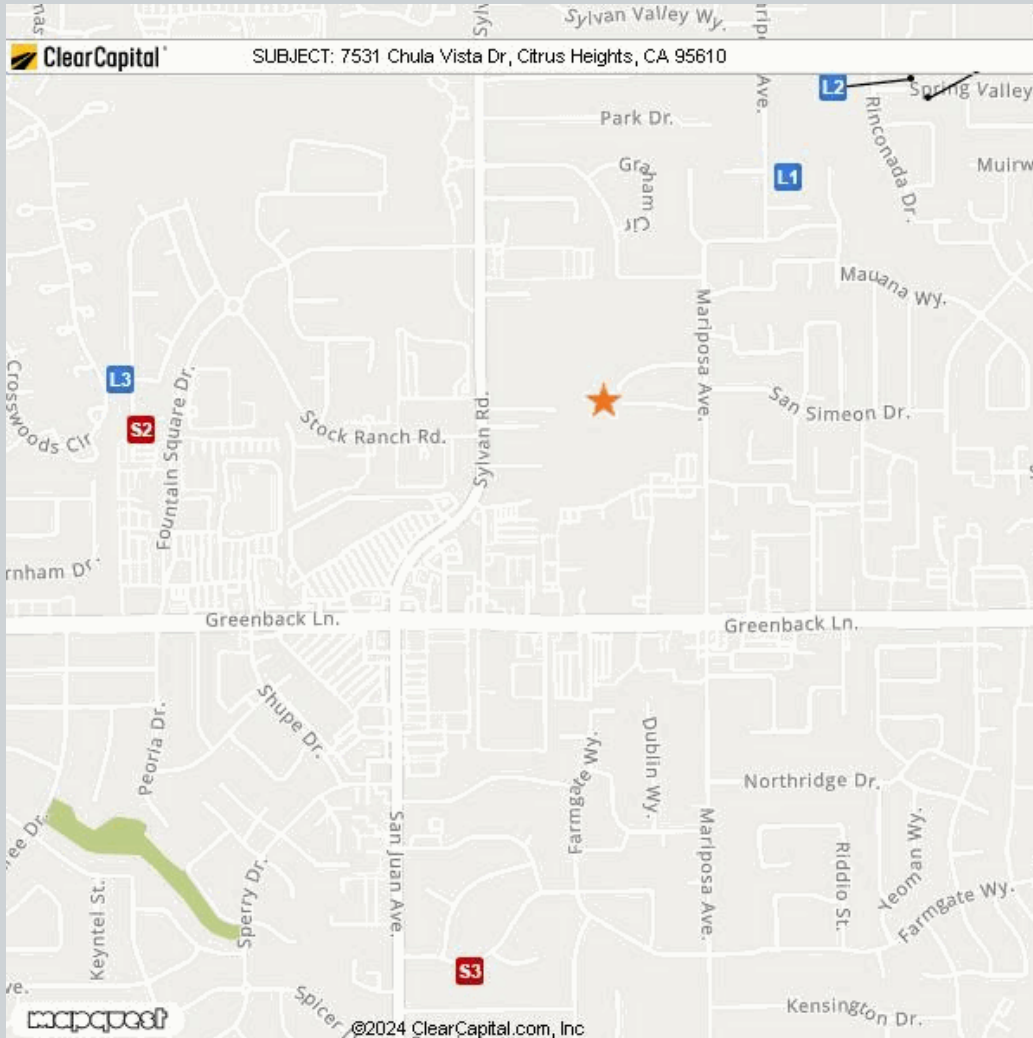
Address ★ 7531 Chula Vista Drive, Citrus Heights, CA 95610

Loan Number 56287

Suggested List \$489,000

Suggested Repaired \$489,000

Sale \$479,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	7531 Chula Vista Drive, Citrus Heights, CA 95610	--	Parcel Match
L1	Listing 1	6634 Mariposa Ave, Citrus Heights, CA 95610	0.39 Miles ¹	Parcel Match
L2	Listing 2	7719 Spring Valley Ave, Citrus Heights, CA 95610	0.60 Miles ¹	Parcel Match
L3	Listing 3	6425 Aspen Gardens Way, Citrus Heights, CA 95621	0.65 Miles ¹	Parcel Match
S1	Sold 1	7730 Spring Valley Ave, Citrus Heights, CA 95610	0.59 Miles ¹	Parcel Match
S2	Sold 2	6389 Aspen Ranch Ct, Citrus Heights, CA 95621	0.62 Miles ¹	Parcel Match
S3	Sold 3	7420 Westgate Dr, Citrus Heights, CA 95610	0.79 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2028	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	3.44 miles	Date Signed	07/30/2024

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.